

AMENDMENTS TO THE CLAIMS

1. (Currently Amended) An apparatus that scores risk associated with accepting a check, the apparatus comprising:

a database that stores biometric information;

a biometric input device; and

a computer processor configured to obtain via the biometric input device biometric information from a check presenter desiring to cash a check, to compare the biometric information from the check presenter with stored biometric information about a payee of the presented check to determine a biometric risk score, to receive information about one or more non-biometric factors associated with the transaction, the computer processor further configured to and to determine a transaction risk score associated with cashing the check based at least in part on the biometric risk score information associated with the check presenter, wherein the transaction risk score is indicative of an acceptable level of risk, even when the biometric risk score is indicative of a low level of confidence, when one or more of the plurality of non-biometric factors is sufficiently positive.

2. (Original) The apparatus of Claim 1, wherein the biometric input device is configured to obtain at least one of the set consisting of: fingerprint, palm print, hand geometry, voice sample, facial image, facial geometry scan, iris scan, retina scan, DNA sample, signature scan, and keystroke dynamics sample.

3. (Canceled)

4. (Currently Amended) A method of scoring risk associated with accepting a check transaction, the method comprising:

obtaining biometric information from a check presenter who desires to cash a check;

accessing stored biometric data; and

determining a graduated biometric risk score based at least in part on the biometric information from the check presenter and on the stored biometric data; and

determining a transaction risk score associated with accepting the check transaction based at least in part on the ~~obtained biometric information and on the stored biometric data~~ graduated biometric risk score.

5. (Currently Amended) The method of Claim 4, wherein determining a graded biometric risk score comprises comparing the obtained biometric information and the stored biometric data to determine a measure of similarity.

6. (Currently Amended) The method of Claim 5, further comprising determining a the graded biometric risk score based at least in part on the measure of similarity, wherein the graded biometric risk score is indicative of a level of confidence in a correct identification of the check presenter.

7. (Canceled)

8. (Currently Amended) The method of Claim 7 4, wherein determining a the transaction risk score further comprises basing the transaction risk score at least in part on a plurality of non-biometric factors associated with the transaction.

9. (Original) The method of Claim 8, wherein basing the transaction risk score at least in part on a plurality of non-biometric factors comprises basing the transaction risk score at least in part on positive pay information for a check presented in association with the check transaction.

10. (Original) The method of Claim 8, wherein determining a transaction risk score may further comprise determining a transaction risk score that is indicative of a low level of risk when the biometric risk score is indicative of a low level of confidence if one or more of the plurality of non-biometric factors is sufficiently positive to produce an acceptable transaction risk score.

11. (Currently Amended) An apparatus that scores risk associated with a proposed financial transaction, the apparatus comprising:

a computer processor configured to receive biometric information about a presenter of a negotiable instrument associated with a proposed financial transaction, the computer processor further configured to determine a graded risk score associated with the financial transaction based at least in part on the biometric information.

12. (Original) The apparatus of Claim 11, wherein the negotiable instrument is at least one of the set consisting of: a personal check, corporate check, company insurance refund check, tax refund check, Social Security check, payroll check, other government-issued check, a

traveler's check, bank check, official check, convenience check, money order, second-party check, third-party check, value-carrying paper, and other type of cashable financial instrument.

13. (Original) The apparatus of Claim 11, wherein the computer processor is further configured to determine a biometric risk score that corresponds to a level of confidence in a correct identification of the presenter, the computer processor further configured to use the biometric risk score in determining the risk score associated with the financial transaction.

14. (Original) The apparatus of Claim 13, further comprising a repository of biometric data, wherein the computer processor is further configured to compare the biometric information about the presenter with stored biometric data from the repository and to generate a measure of similarity between the biometric information about the presenter and the stored biometric data from the repository.

15. (Currently Amended) A method that scores risk associated with a proposed financial transaction, the method comprising:

receiving biometric information about a participant in a proposed financial transaction; and

determining a gradated risk score associated with the proposed financial transaction based at least in part on the biometric information.

16. (Original) The method of Claim 15, further comprising determining a gradated biometric risk score based on the biometric information that corresponds to a level of confidence in a correct identification of the participant in the proposed financial transaction.

17. (Currently Amended) The method of Claim 16, wherein determining the gradated risk score associated with the proposed financial transaction comprises basing the gradated risk score at least in part on the gradated biometric risk score.

18. (Currently Amended) A computerized device that indicates to an entity whether to accept a check for processing, the device comprising:

a computer processor configured to receive biometric information about a check presenter who is presenting a check to an entity for processing, the computer processor further configured to determine a gradated risk score associated with processing the check based at least in part on the biometric information, the computer processor further

configured to indicate to the entity whether to accept the check for processing based at least in part on the gradated risk score.

19. (Currently Amended) The computerized device of Claim 18, wherein the computer processor is further configured to determine the gradated risk score based at least in part on additional information about the check presenter and about the check.

20. (Currently Amended) A computerized method that indicates to an entity whether to accept a check for processing, the method comprising:

receiving biometric information about a participant in a proposed check transaction with an entity;

determining a gradated risk score associated with the proposed check transaction based at least in part on the biometric information; and

indicating to the entity whether to accept the check for processing based at least in part on the risk score.

21. (Currently Amended) The computerized method of Claim 20, further comprising:
receiving positive pay information about a check presented by the participant; and
determining the gradated risk score associated with the proposed check transaction based at least in part on the positive pay information.

22. (Currently Amended) A computerized method for determining whether to authorize the payment of a check, the method comprising:

obtaining with a point of sale device biometric input about a participant in a check transaction who desires payment for a presented check;

comparing the biometric input about the participant with stored biometric data;

using information about the comparison to determine a gradated risk score based at least in part on the comparison; and

determining based at least in part on the gradated risk score whether to authorize the payment of the check.

23. (Original) The computerized method of Claim 22, wherein comparing the biometric input further comprises comparing the biometric input with stored biometric input from a payee named on the check.

24. (Original) The computerized method of Claim 23, wherein the stored biometric input is obtained during a registration transaction with the payee.

25. (Currently Amended) A computerized system that determines whether to authorize a check transaction, the system comprising:

a biometric input device installed at an entity location, wherein the biometric input device is configured to obtain biometric data associated with a check transaction from a check presenter, and wherein the biometric input device is further configured to make the biometric data available for transfer to a check authorization system;

a database of biometric information that stores biometric information about a plurality of individuals; and

a computer processor configured to compare the biometric data associated with the check transaction and biometric information stored in the database; and

a check authorization system configured to determine a graded risk score based at least in part on the comparison, the check authorization system further configured to determine based at least in part on the risk score whether to authorize the check transaction, wherein the graded risk score is indicative of an acceptable level of risk, even when the comparison of the biometric data with the biometric information is not indicative of confidence in a correct identification of the check presenter, when one or more non-biometric factors is sufficiently positive.

26. (Original) The computerized system of Claim 25, wherein the database and the computer processor are located at the entity location.

27. (Original) The computerized system of Claim 25, wherein at least one of the set consisting of the database and the computer processor are located at a third party biometric evaluation service.

28. (Original) The computerized system of Claim 27, wherein the database comprises a repository of fingerprint information.

29. (Original) The computerized system of Claim 25, wherein the database and the computer processor are located at the check authorization system.

30. (Currently Amended) A system for indicating to an entity whether to accept a check, the system comprising:

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means for receiving biometric information about a participant in a proposed check transaction with an entity;

means for determining a gradated risk score associated with the proposed check transaction based at least in part on the biometric information; and

means for indicating to the entity whether to accept the check based at least in part on the gradated risk score.

31. (Currently Amended) The system of Claim 30, wherein the means for determining a gradated risk score further comprise means for accessing positive pay information associated with the check and for basing the risk score at least in part on the positive pay information.